

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
David Michael Rubino § Case No. 16-22894
Jory Ann Rubino §
§
Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/18/2016 . The undersigned trustee was appointed on 07/18/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,700.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	40.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 3,660.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/08/2017 and the deadline for filing governmental claims was 03/08/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 925.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 925.00 , for a total compensation of \$ 925.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 15.50 , for total expenses of \$ 15.50².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/01/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	16-22894	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	David Michael Rubino				Date Filed (f) or Converted (c):	07/18/2016 (f)
	Jory Ann Rubino				341(a) Meeting Date:	08/15/2016
For Period Ending:	05/01/2017				Claims Bar Date:	03/08/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 509 La Moille - Section 16 Lot 163, Sublette, IL 61367	5,000.00	3,700.00		3,700.00	FA
2. 906 Mission Blvd Joliet, Illinois	163,622.00	0.00		0.00	FA
3. 2001 Chevrolet Blazer	1,900.00	0.00		0.00	FA
4. 2009 Forest River Sandpiper	20,000.00	0.00		0.00	FA
5. 2015 Chrysler 200	20,246.00	0.00		0.00	FA
6. Furniture, linens, small appliances, table & charis, bedroom	2,000.00	2,000.00		0.00	FA
7. Flat Screen TV, Computer, Cell phone	1,900.00	0.00		0.00	FA
8. 2 dogs	75.00	75.00		0.00	FA
9. books, CDs, DVDs & Family Photos	75.00	75.00		0.00	FA
10. Everyday clothes, shoes, accessories	250.00	0.00		0.00	FA
11. Everyday jewelry, costume jewelry, wedding rings,	350.00	0.00		0.00	FA
12. Oak Trust Credit Union	18.00	0.00		0.00	FA
13. First Midwest Bank	500.00	0.00		0.00	FA
14. First Midwest Bank	583.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$216,519.00	\$5,850.00	\$3,700.00	\$0.00
Gross Value of Remaining Assets (Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee has reached a settlement with the Debtor regarding liquidation of the Debtor's tractor.

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RE PROP # 1 -- Campsite Used by the Debtor

Initial Projected Date of Final Report (TFR): 03/30/2017

Current Projected Date of Final Report (TFR): 03/30/2017

Exhibit A

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-22894

Case Name: David Michael Rubino

Jory Ann Rubino

Taxpayer ID No: XX-XXX4311

For Period Ending: 05/01/2017

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1536

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/16/16	1	David and Jory Rubino	Settlement Payment 1 of 5	1110-000	\$1,000.00		\$1,000.00
12/14/16	1	Jory Rubino	Settlement Payment 2 of 5	1110-000	\$450.00		\$1,450.00
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,440.00
01/24/17	1	Jory Rubino First Midwest Bank Cashier's Check	Settlement Payment 3 of 5	1110-000	\$450.00		\$1,890.00
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,880.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$1,870.00
03/09/17	1	David Rubino & Jory Rubino First Midwest Bank Official Check	Settlement Payment 4 of 5	1110-000	\$1,350.00		\$3,220.00
03/14/17	1	David Michael Rubino First Midwest Bank Check	Settlement Payment 5 OF 5	1110-000	\$450.00		\$3,670.00
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,660.00

COLUMN TOTALS	\$3,700.00	\$40.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,700.00	\$40.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,700.00	\$40.00

Exhibit B

		TOTAL OF ALL ACCOUNTS		
		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX1536 - Checking		\$3,700.00	\$40.00	\$3,660.00
		\$3,700.00	\$40.00	\$3,660.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:		\$0.00		
Total Net Deposits:		\$3,700.00		
<u>Total Gross Receipts:</u>		<u>\$3,700.00</u>		

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-22894

Date: May 1, 2017

Debtor Name: David Michael Rubino

Claims Bar Date: 3/8/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$925.00	\$925.00
100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$15.50	\$15.50
1	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$15,802.00	\$16,354.79	\$16,354.79
2	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$811.00	\$826.75	\$826.75
3	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$3,094.00	\$3,178.43	\$3,178.43
4	Wells Fargo Bank Na Po Box 10438 Des Moines Ia 50306-0438	Unsecured		\$415.00	\$460.26	\$460.26
5	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$1,877.00	\$2,830.65	\$2,830.65
Case Totals				\$21,999.00	\$24,591.38	\$24,591.38

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-22894

Case Name: David Michael Rubino

Jory Ann Rubino

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand	\$	3,660.00
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 925.00	\$ 0.00	\$ 925.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 15.50	\$ 0.00	\$ 15.50
Total to be paid for chapter 7 administrative expenses			\$ 940.50
Remaining Balance			\$ 2,719.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,650.88 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 16,354.79	\$ 0.00	\$ 1,880.56
2	Quantum3 Group Llc As Agent For	\$ 826.75	\$ 0.00	\$ 95.06
3	Pyod, Llc Its Successors And Assigns As Assignee	\$ 3,178.43	\$ 0.00	\$ 365.47
4	Wells Fargo Bank Na	\$ 460.26	\$ 0.00	\$ 52.92
5	Capital One, N.A.	\$ 2,830.65	\$ 0.00	\$ 325.49
Total to be paid to timely general unsecured creditors				\$ 2,719.50
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE